



01/04/05

RCE #

CERTIFICATE OF EXPRESS MAILING

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Date of Deposit: January 3, 2005

I hereby certify under 37 CFR 1.10 that this correspondence is being deposited with the United States Postal Service as "Express Mail Post Office to Addressee" with sufficient postage on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

Name: Melissa Schrader

Signature: Melissa Schrader
Clifford Chance US LLP

Docket No. 3499-132

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David Lawrence et al.

Filed: July 31, 2001

Group Art Unit: 3624

Serial No: 09/919,413

Examiner: Narayanswamy Subramanian

For: ONLINE TRANSACTION RISK MANAGEMENT

REQUEST FOR CONTINUED EXAMINATION

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sup. 1.14
1510001 1.14
P.O. Box 1450
Alexandria, VA 22313

Sir:

This is a request for a Continued Examination under 37 C.F.R. § 1.114 of the above identified patent application. (For applications on or filed after 5/29/2000)

1. ☐ Please consider the following previous submissions and enter if necessary:
 - ☐ Amendment after Final / reply filed on
 - ☐ arguments in the Appeal or Reply brief filed on
2. ☐ Applicants request a suspension of action for the above-identified application under 37 C.F.R. § 1.103(c) for a period of months.
(Maximum of 3 months. Fee under 1.17(i) required)

ENCLOSED is the following:

3. ☒ Amendment
4. ☐ Declaration
5. ☐ Information Disclosure Statement and PTO-1449
6. ☒ A Petition for Extension of Time for the Parent application
7. ☐ Power of Attorney or authorization of agent
8. ☐ Other:

01/05/2005 MAHMED1 00000014 500521 09919413

01 FC:1801 790.00 DA

FILING FEE: calculated below (after accounting for entry of unentered amendment and preliminary amendment if noted above):

RCE Fee					\$300.00
	Claims Remaining After Amendment	Highest Number Previously Paid for	Extra Claims	Fee for each extra claim	Additional Fee
Total Claims	31	43	0	\$50.00	0.00
Independent Claims	2	3	0	\$200.00	0.00
Search Fee			+ \$500		\$500.00
Examination Fee			+ \$200		\$200.00
First Presentation of Multiple dependent claim			+ \$360		0\$
Sub-Total					\$300.00
Small Entity?			less 50%		-0.00
1.17(i) Petition Fee for suspension of action			add \$130		0
TOTAL FEE DUE					\$1,000.00

9. ☒ The Commissioner is authorized to charge \$1,000.00 in connection with this communication to Deposit Account No. 50-0521.

In the event that a petition for extension of time is required to be submitted in the pending prior application, and in the event that a separate petition for the pending prior application is not filed on even date, applicant hereby petitions under 37 C.F.R.1.136(a) for an extension of time in the pending prior application of as many months as are required to render this submission timely. The Commissioner is authorized to charge any fees due in connection with such a petition to Deposit Account No. 50-0521.

The Commissioner is authorized to charge any fee or additional fee due in connection with this communication to Deposit Account No. 50-0521.

A duplicate copy of this sheet is enclosed.

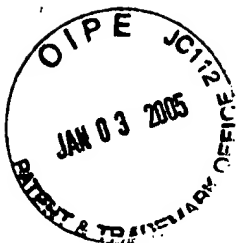
Respectfully submitted,

Date: Jan 03, 2005

/Joseph P. Kincart/

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Commissioner for Patents
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Alexandria, VA 22313-1450

AMENDMENT AND REQUEST FOR CONTINUED EXAMINATION

Sir:

This Request for Continued Examination is being filed in response to the Final Office Action dated July 1, 2004. A Three-Month Extension of Time is also enclosed herewith. Favorable reconsideration of the above-identified patent application in view of the following amendments and remarks is respectfully requested.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.